

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Doreen L. McGovern  
Debtor

Case No. 15-02175-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Jun 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2020.

db +Doreen L. McGovern, 19 Chester Street, Hanover Township, PA 18706-2723  
cr +Luzerne County Federal Credit Union, 20 Penn Place, Wilkes-Barre, PA 18702-5517  
4669859 +John Fisher, 126 South Main Street, Pittston, PA 18640-1739  
4649053 +John P. McGovern, 19 Chester Street, Hanover Township, PA 18706-2723  
4649057 +John Paul McGovern, Jr., 19 Chester Street, Hanover Twp., PA 18706-2723  
4768090 Luzerne Bank, Colonial Savings, F.A., 2626 B West Freeway, Fort Worth, TX 76102  
4649058 +Luzerne Bank, 118 Main Street, Luzerne, PA 18709-1254  
4649059 +Luzerne County FCU, 200 N. River Street, Wilkes-Barre, PA 18711-1001  
4669860 +Luzerne County Federal Credit Union, 126 South Main Street, Pittston, PA 18640-1739  
4649061 +McGovern Brothers, Inc., 19 Chester Street, Hanover Twp., PA 18706-2723  
4649062 +Mildred Luba Tax Collector, 1267 Sans Souci Parkway, Hanover Twp., PA 18706-5273

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4649050 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 11 2020 19:35:57 Citizens Bank,  
1 Citizens Drive, Riverside, RI 02915  
4685503 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 11 2020 19:35:57 Citizens Bank,  
443 Jefferson Blvd, RJW 135, Warwick RI 02886  
4649051 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 11 2020 19:35:57 Citizens Bank,  
P O Box 7000, Providence, RI 02949  
4649052 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 11 2020 19:36:17  
Colonial Savings & Loan, 2600 West FWY, Fort Worth, TX 76102-7109  
4682644 EDI: RECOVERYCORP.COM Jun 11 2020 23:33:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4675960 EDI: WFFC.COM Jun 11 2020 23:33:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,  
P.O. Box 19657, Irvine, CA 92623-9657  
4668557 EDI: WFFC.COM Jun 11 2020 23:33:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
4649063 EDI: WFFC.COM Jun 11 2020 23:33:00 Wells Fargo Dealer Servs, Cust Serv-MAC T9017-026,  
PO Box 168048, Irving, TX 75016-8048

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4649056\* +John P. McGovern, 19 Chester Street, Hanover Township, PA 18706-2723  
4649054\* +John P. McGovern, 19 Chester Street, Hanover Township, pa 18706-2723  
4649055\* +John P. McGovern, 19 Chester Street, Hanover Township, PA 18706-2723  
4649060\* +Luzerne County FCU, 200 N. River Street, Wilkes-Barre, PA 18711-1001

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
John Fisher on behalf of Creditor Luzerne County Federal Credit Union johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com  
John H. Doran on behalf of Debtor 1 Doreen L. McGovern jdoran@dorananddorandoran.com,  
mdoran@dorananddorandoran.com; ldoran@dorananddorandoran.com  
Joshua I Goldman on behalf of Creditor COLONIAL SAVINGS F.A. josh.goldman@padgettllawgroup.com,  
bkgroup@kmlawgroup.com  
Lisa M. Doran on behalf of Plaintiff Doreen L. McGovern ldoran@dorananddorandoran.com,  
ldtripmail@yahoo.com  
Lisa M. Doran on behalf of Debtor 1 Doreen L. McGovern ldoran@dorananddorandoran.com,  
ldtripmail@yahoo.com  
Recovery Management Systems Corporation claims@recoverycorp.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor COLONIAL SAVINGS F.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Doreen L. McGovern</u>	Social Security number or ITIN	xxx-xx-1883
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-02175-RNO			

**Order of Discharge**

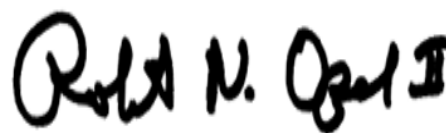
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Doreen L. McGovern  
aka Doreen Lee McGovern

By the  
court:

6/11/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: KarenDavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**